

Fill in this information to identify the case:

Debtor 1 Stanley R Kobus

Debtor 2 Rhonda J Kobus
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of Illinois
(State)

Case number 19-22843

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Quicken Loans, LLC f/k/a Quicken Loans Inc.

Court claim no. (if known): 2

Last 4 digits of any number
you use to identify the debtor's
account: 6613

Date of payment change:
Must be at least 21 days after date
of this notice 11/1/2020

New total payment:
Principal, interest, and escrow, if any \$ 2,814.68

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?
- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:
- Current escrow payment: \$ 600.23 New escrow payment: \$ 582.10

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?
- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:
- Current interest rate: _____ % New interest rate: _____ %
- Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?
- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
- Reason for change: _____
- Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4. Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Josephine J. Miceli Date 09/22/2020
Signature

Print Josephine J. Miceli Title Attorney for Creditor
First Name Middle Name Last Name

Company Johnson, Blumberg & Associates, LLC

Address 230 W. Monroe St., Ste. 1125
Number Street

Chicago, IL 60606
City State ZIP Code

Contact Phone 312-541-9710 Email jo@johnsonblumberg.com

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In the Bankruptcy Matter of:

Stanley R Kobus
Rhonda J Kobus

Debtors

Bankruptcy No. 19-22843
Judge David D. Cleary
Chapter: 13

CERTIFICATE OF SERVICE

TO: Stanley R Kobus, 7011 N Oriole Ave, Chicago, IL 60631
Rhonda J Kobus, 7011 N Oriole Ave, Chicago, IL 60631
Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604
David H. Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604

I, Josephine J. Miceli an attorney, certify that I served the attached Notice of Mortgage of Payment Change by mailing a copy to the Debtors named above at the addresses listed above and by depositing the same in the U.S. Mail, first class, postage prepaid at 230 W. Monroe St., Chicago, IL 60606 on September 22, 2020. The remaining parties were served by the CM/ECF electronic noticing system.

/s/ Josephine J. Miceli

Josephine J. Miceli, IL ARDC 6243494

Josephine J. Miceli
Johnson, Blumberg, & Associates, LLC
230 W. Monroe Street, Suite 1125
Chicago, Illinois 60606
Ph. 312-541-9710
Fax 312-541-9711

NOTICE:

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE